

Fill in this information to identify the case:

Debtor 1 STEPHAN J. SWIERCZEK

Debtor 2 MARGARET E. SWIERCZEK
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania
(State)

Case Number: 17-20868JAD

Form 4100N

Notice of Final Cure Payment

10/15

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage Information

Name of creditor: M & T BANK Court claim no. (if known): 5

Last 4 digits of any number you use to identify the debtor's account 9 5 2 5

Property Address: 908 YOUNGER AVE
PITTSBURGH PA 15216

Part 2: Cure Amount

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>0.00</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>0.00</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>0.00</u>

Part 3: Postpetition Mortgage Payment

Check one

☒ Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$581.85

The next postpetition payment is due on

3 / 1 / 2022
MM / DD / YYYY

☐ Mortgage is paid directly by the debtor(s).

Debtor 1 STEPHAN J. SWIERCZEK
Name

Case number (if known) 17-20868JAD

Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

X/s/ Ronda J. Winnecour
Signature

Date 02/03/2022

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **STEPHAN J. SWIERCZEK**
Name

Case number (if known) **17-20868JAD**

Disbursement History

Date	Check #	Name	Posting Type	Amount
MORTGAGE REGULAR PAYMENT (Part 3)				
07/25/2017	1049169	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	2,480.54
08/25/2017	1052521	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	897.76
09/26/2017	1055867	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	563.05
10/25/2017	1059202	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	563.05
11/21/2017	1062431	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	563.05
12/21/2017	1065785	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	563.05
01/25/2018	1069051	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	563.05
02/23/2018	1072210	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	563.05
03/28/2018	1075429	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	563.05
04/24/2018	1078655	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	563.05
05/25/2018	1081950	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	563.05
06/22/2018	1085049	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	563.05
07/26/2018	1088303	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	563.05
08/28/2018	1091524	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	563.05
09/25/2018	1094649	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	563.05
10/29/2018	1097910	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	563.05
11/27/2018	1101005	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	563.05
12/21/2018	1104121	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	570.36
01/25/2019	1107406	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	570.36
02/25/2019	1110622	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	570.36
03/25/2019	1113907	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	570.36
04/26/2019	1117256	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	570.36
05/24/2019	1119583	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	570.36
06/25/2019	1122980	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	570.36
07/29/2019	1126427	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	570.36
08/27/2019	1129895	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	570.36
09/24/2019	1133201	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	570.36
10/24/2019	1136529	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	570.36
11/25/2019	1139999	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	570.36
12/23/2019	1143381	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	570.36
01/28/2020	1146837	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	570.36
02/25/2020	1150362	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	570.36
03/23/2020	1153845	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	570.45
04/27/2020	1157305	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	570.45
05/26/2020	1160643	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	570.45
06/26/2020	1163781	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	570.45
07/29/2020	1166901	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	570.45
08/25/2020	1169979	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	570.45
09/28/2020	1173063	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	570.45
10/26/2020	1176152	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	570.45
11/24/2020	1179229	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	570.45
12/21/2020	1182182	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	570.45
01/25/2021	1185146	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	570.45
02/22/2021	1188271	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	570.45
03/26/2021	1191550	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	570.45
04/26/2021	1194810	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	570.45
05/25/2021	1197943	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	570.45
06/25/2021	1201126	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	570.45
07/26/2021	1204327	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	570.45
08/26/2021	1207450	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	570.45
09/24/2021	1210568	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	570.45
10/25/2021	1213646	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	570.45
11/22/2021	1216682	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	570.45
12/23/2021	1219749	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	570.45
01/26/2022	1222818	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	613.77
				<u>33,543.12</u>

CERTIFICATE OF SERVICE

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

STEPHAN J. SWIERCZEK
MARGARET E. SWIERCZEK
908 YOUNGER AVE.
PITTSBURGH, PA 15216

AURELIUS P ROBLETO ESQ**
ROBLETO LAW PLLC
6101 PENN AVE STE 201
PITTSBURGH, PA 15206

M & T BANK
ATTN PAYMENT PROCESSING
POB 1288
BUFFALO, NY 14240-1288

M & T BANK
PO BOX 840
BUFFALO, NY 14240

MCCALLA RAYMER ET AL
NATL BANKRUPTCY DEPT**
1544 OLD ALABAMA RD**
ROSWELL, GA 30076-2102

2/3/22

/s/ Roberta Saunier

Administrative Assistant
Office of the Chapter 13 Trustee